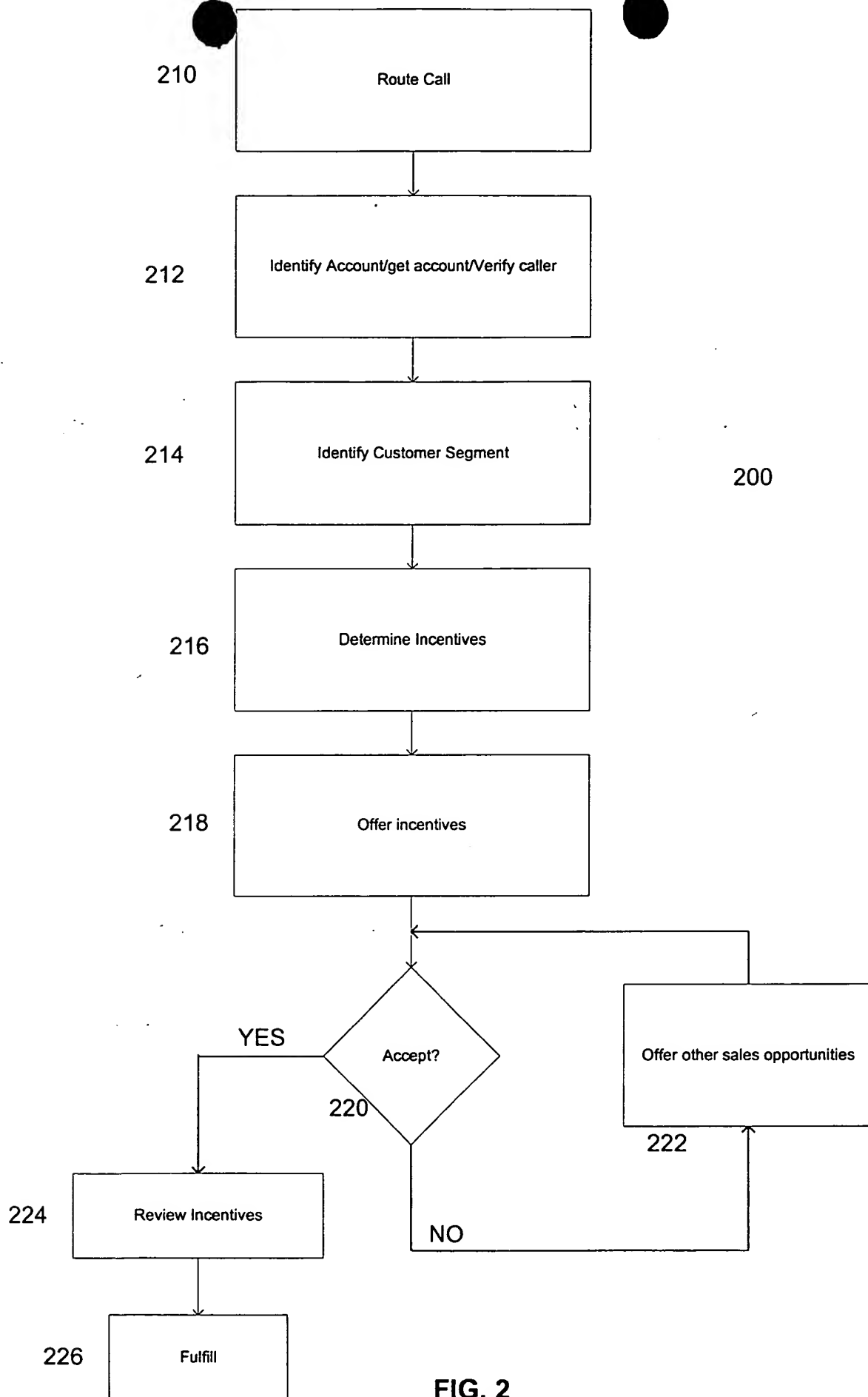


FIG. 1

**SECRET**



**FIG. 2**

002701 16988960

Customer Service Application

File Edit Options Window Help

FirstUSA

Prompt

Thank you Mr/Mrs. <name>.  
How may I assist you with your account today?

Account Information

Account Number:  
Primary Customer:  
Address:  
Home Phone:  
Current Balance:  
Current Credit Line:  
Available Credit:  
Merch APR:  
Cash APR:

Card Information

Open Date:  
Status:  
Product:  
Level:  
Association:  
Expiration Date:

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Flb.3

Customer Service Application

File Edit Options Window Help

**Prompt**

To locate your account information, may I please have your social security number?

**Account Information**

- Account Number:
- Primary Customer or:
- Address:
- Home Phone:
- Current Balance:
- Current Credit Line:
- Available Credit:
- Merch APR:
- Cash APR:

**Card Information**

- Open Date:
- Status:
- Product:
- Level:
- Association:
- Expiration Date:

**Promo**

1/14/99 4:03 PM

Customer Service Application

File Edit Options Window Help

**Promo**

To locate your account information, may I please have your social security number?

**Account Information**

- Account Number:
- Primary Customer or:
- Address:
- Home Phone:
- Current Balance:
- Current Credit Line:
- Available Credit:
- Merch APR:
- Cash APR:

**Card Information**

- Open Date:
- Status:
- Product:
- Level:
- Association:
- Expiration Date:

**Promo**

1/14/99 4:03 PM

11/14/99 4:03 PM

002707 46583960

540 542 544

File Edit Options Window Help

**FIRSTUSA**

Offer the customer incentives...

Account Information

- Account Number: 1234-5678-9012-3456
- Primary Customer: John Simmons
- Address: 12 Elm Rd Boston, MA
- Home Phone: 263-234-2343
- Current Balance: \$2323.45
- Current Credit Line: \$10,000.00
- Available Credit: \$7,676.55
- Merch APR: 12.90% F
- Cash APR: 18.90% V

Card Information

- Open Date: 12/09/1990
- Status: Active
- Product: Yahoo
- Level: Platinum
- Association: Visa
- Expiration Date: 12/31/2001

2.card

Offer the customer incentives...

Identity Profile Pricing Account Summary Case History Close Account Memo

Account Associated Accounts 514

Customer Segment 5

Behavior Segment Value: Revolver Challenger

Credit Bureau Score: 256

Profit Sight Score: 567

Profitability Score: 98

Attrition Score: 139

Delinquency Days: 0

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DELETED CASE DEFER FINISH

No work available

Receive Work

Available Incentives

- 11.9% Contract APR
- 10.9% Contract APR
- 9.9% Contract APR
- 8.9% Contract APR

Incentive Group

- APR Contract with no Intro
- APR Contract with Intro
- Contract BT Contingent
- BT Intro

Selected Incentive: 11.9% Contract APR with no Intro.

Incentive Eligibility Rating

CLI BT FEE APR PROMO

1/14/1994 03 PM

Flk.5

FileEditOptionsWindowHelp

1234567890

QWERTYUIOPASDFGHJKLZXCVBNM

FirstUSA

Prompt

Offer customer incentives...

Account Information

- Account Number: 1234-5678-9012-3456
- Primary Customer: John Simmons
- Address: 12 Elm Rd Boston, MA 02101
- Home Phone: 283-234-2343
- Current Balance: \$2,323.45
- Current Credit Line: \$10,000.00
- Available Credit: \$7,676.55
- Merch APR: 12.90% F
- Cash APR: 18.90% V

Card Information

- Open Date: 12/09/1990
- Status: Active
- Product: Yahoo
- Level: Platinum
- Association: Visa
- Expiration Date: 12/31/2001

Gather Information

IdentityProfilePricingAccount SummaryCase HistoryClose AccountMemo

AccountAssociated Accounts

Customer Segment5

Behavior Segment Value:Revolver Challenger

Credit Bureau Score:256

Profit Sight Score:567

Profitability Score:98

Attrition Score:139

Delinquency Days:0

Incentive Information

IncentivesSummaryIncentive History

Status	Description
Rejected	APR Decrease from contract to 10.90%
Held	\$3,000.00 xfer @ 3.90% for 3 mo. from account L.

Incentive Eligibility Rating

CLI ● BT ● APR ● FEE ● PROMO ●

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1/14/99 4:03 PM

File Edit Options Window Help

FirstUSA

Prompt

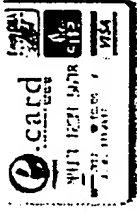
Offer customer incentives...

Account Information

- Account Number: 1234-5678-9012-3456
- Primary Customer: John Simmons
- Address: 12 Elm Rd Boston, MA
- Home Phone: 283-234-2343
- Current Balance: \$2,323.45
- Current Credit Line: \$10,000.00
- Available Credit: \$7,676.55
- Merch APR: 12.90% F
- Cash APR: 18.90% V

Card Information

- Open Date: 12/09/1990
- Status: Active
- Product: Yahoo
- Level: Platinum
- Association: Visa
- Expiration Date: 12/31/2001



Gather Information

Identity

Profile

Pricing

Account Summary

Case History

Close Account

Memo

Account

Associated Accounts

Customer Segment

5

Behavior Segment Value:

Revolver Challenger

Credit Bureau Score:

256

Profit Sighl Score:

567

Profitability Score:

98

Attrition Score:

139

Delinquency Days:

0

Incentive Information

Incentives

Summary

Incentive History

Status	Description	Date
Fulfilled	Full Check Fee Waiver	06/20/1999
Rejected	APR Decrease from contract to 10.90%	06/20/1999
Held	\$3,000.00 xfor @3.90% for 3 mo. from account..	06/15/1999

Incentive Eligibility Rating

CLI ● BT ● APR ● FEE ● PROMO ●

DELETEDCASE

DEFER

FINISH

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Fig. 7

